

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kenneth D Sabol  
Debtor

Case No. 11-04808-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Mar 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2017.

db +Kenneth D Sabol, 221 E. Bertsch Street, Lansford, PA 18232-2106  
cr +FIRST MARBLEHEAD CORPORATION AUTHORIZED AGENT FOR:, 1 CABOT RD, MEDFORD, MA 02155-5117  
3901163 +Apex Asset Management, 1891 Santa Barbara Drive, No. 204, Lancaster, PA 17601-4106  
4853732 +Bayview Loan Servicing, LLC, a Delaware Limited Li, 285 Grand Avenue 200,  
Southlake, TX 76092-7657  
3901164 +CBC, 1200 North 7th Street, Harrisburg, PA 17102-1419  
3901166 +Checkxcept, P.O. Box 1012, Stroudsburg, PA 18360-4012  
3901169 +Collection Company of America, 700 Longwater Drive, Norwell, MA 02061-1796  
3901171 First Financial Asset Management, P.O. Box 18064, Hauppauge, NY 11788  
3977400 +First Marblehead Corporation Authorized Agent For:, C/O Total Debt Management, PO Box 2402,  
Columbus, GA 31902-2402  
3901173 +MBS Inc., 65 E. Elizabeth Avenue, Bethlehem, PA 18018-6518  
3901175 +NCO Group Financial Systems, P.O. Box 182965, Columbus, OH 43218-2965  
3901177 +Portfolio Recovery, Dept. 922, P.O. Box 4115, Hayward, CA 94540-4115  
3901178 +Powell, Rogers & Speaks Inc., P.O. Box 61107, Harrisburg, PA 17106-1107  
3901179 +Torco Supply Co., 800 Interchange Road, Lehighton, PA 18235-9286

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3932943 +EDI: BANKAMER.COM Mar 24 2017 19:08:00 Bank of America, N.A., P. O. Box 26012,  
NC4-105-03-14, Greensboro, NC 27420-6012  
4656785 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 24 2017 19:09:50  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146,  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, FL 33146-1837  
4656784 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 24 2017 19:09:50  
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, FL 33146-1837  
3901165 +EDI: CHASE.COM Mar 24 2017 19:08:00 Chase Bank, P.O. Box 15298,  
Wilmington, DE 19850-5298  
3901168 +EDI: CIAC.COM Mar 24 2017 19:08:00 CitiMortgage, P.O. Box 9438,  
Gaithersburg, MD 20898-9438  
3901167 +EDI: CIAC.COM Mar 24 2017 19:08:00 CitiMortgage, 5280 Corporate Drive, MS1011,  
Frederick, MD 21703-8502  
4000994 +EDI: CIAC.COM Mar 24 2017 19:08:00 Citimortgage, INC., 1000 Technology Drive,  
O'Fallon, MO 63368-2240  
3901170 +EDI: CMIGROUP.COM Mar 24 2017 19:08:00 Credit Management Inc., 4200 International Parkway,  
Carrollton, TX 75007-1912  
3901172 +EDI: HFC.COM Mar 24 2017 19:08:00 HSBC Card Services, P.O. Box 81622,  
Salinas, CA 93912-1622  
3901174 +EDI: MID8.COM Mar 24 2017 19:08:00 Midland Credit Management, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
3901176 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 24 2017 19:09:41 PA Department of Revenue,  
Bankruptcy Dept., P.O. Box 280946, Harrisburg, PA 17128-0946  
3941209 EDI: PRA.COM Mar 24 2017 19:08:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CITIMORTGAGE, INC.  
cr\* +Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837  
TOTALS: 1, \* 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com  
Ann E. Swartz on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ASwartz@mwc-law.com, ecfmail@mwc-law.com  
Celine P DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com  
Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
David S. Gellert on behalf of Debtor Kenneth D Sabol dsgatn@rcn.com  
Joshua I Goldman on behalf of Creditor Citimortgage, Inc/ D/B/A citicorp Mortgage, Inc bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Kenneth D Sabol**  
First Name   Middle Name   Last Name  
Debtor 2  
(Spouse, if filing)  
First Name   Middle Name   Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:11-bk-04808-JJT**

Social Security number or ITIN **xxx-xx-9413**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth D Sabol

**By the  
court:**



March 24, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**